

**THE MARKHAM LAW FIRM, LLC**

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CERTIFIED BANKRUPTCY SPECIALIST\*

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January 20, 2020

Judge Waites  
United States Bankruptcy Judge  
District of South Carolina

RE: Kenneth Dale Watts 20-00187-jw

To the Honorable Judge Waites:

Pursuant to the order entered by this Court, dated January 10, 2020, on loss mitigation/mortgage modification, my client Patricia Conklin ("Patricia") submits this letter pursuant to Section II of that order. My client is an individual who lives off a fixed income. She agreed to sell a property she owns, to the Debtor, and the loan is fully matured and in default. Patricia has no loss mitigation procedures or mortgage modification procedures since she is not a lender. As such this letter is filed to inform the Court and the Debtor that Patricia cannot comply with the loss mitigation/mortgage modification order. Further, this letter is to inform the Court that requiring her to participate in such procedures or through the portal would be a significant hardship, given her status as an individual with limited means who lives on a fixed income budget and is retired.

Patricia would request that the Court not enforce its order of January 10, 2020 requiring her to participate in loss mitigation or mortgage modification procedures.

Respectfully,

  
Sean Markham

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